



Congresswoman Stephanie Murphy
Five-Minute Floor Statement as Prepared for Delivery
Motion to Recommit
H.R. 26, Regulations from the Executive in Need of Scrutiny Act of 2017
January 5, 2017

Mr./Madame Speaker:

This is the final amendment to the bill. It will not kill the bill or send it back to committee. If the amendment is adopted, the bill will immediately proceed to final passage as amended.

Like a number of my new colleagues on both sides of the aisle, I was not a Member of Congress in 2010 when Congress enacted the *Patient Protection and Affordable Care Act*. The law has now been in place for nearly seven years, and it has become part of the fabric of our health care system, fundamentally changing the way that we provide and pay for health care in this country.

The members of this chamber, our counterparts in the Senate, and the incoming president will soon have a binary choice to make, and the stakes for patients, physicians, hospitals and health insurance providers could not be higher.

The choice is this: Will we retain the many provisions in the *Affordable Care Act* that are functioning well, and work together in a bipartisan manner to reform, refine, and rectify those provisions that need improvement?

Or, on the other hand, will we repeal the entire *Affordable Care Act* without a clear and comprehensive plan in place to replace the law with something as good or better, which is almost certain to cause chaos in our health care system and disrupt the lives and livelihoods of millions of our constituents?

The *Affordable Care Act* is not perfect. But I believe the responsible and moral course of action for this body is to strengthen the law, not repeal it. A look to historical precedent gives us guidance here. In the past, when Congress has enacted important legislation, like Social Security or Medicare, designed to address serious national problems, it rarely gets it perfectly right the first time. Congress almost always needs to revisit the law down the line, to observe how the law has operated in practice, to see who the law has helped or who it may inadvertently have harmed, to learn from that experience, and then—based on the evidence and the counsel of our constituents—to work across party lines to make any necessary improvements to the law. The perfect must never become the enemy of the good.

Just as in business, when your business plan runs into challenges, you don't just scrap the plan; you make left and right adjustments along the way and keep moving forward toward your goals. Health care is too central to the lives of our constituents to be rebooted every few years in a partisan, haphazard manner.

My specific amendment is consistent with this broader philosophy. One of the most popular and well-functioning provisions of the *Affordable Care Act* is a provision requiring certain health

insurance plans to allow young adults to stay on their parents' health insurance plan until the age of 26.

This provision has been particularly beneficial for my district in central Florida, which has one of the lowest median ages of any congressional district in the Sunshine State and which is home to the University of Central Florida, the nation's second-largest university, with over 63,000 enrolled students.

Prior to the *Affordable Care Act*, too many young adults in central Florida and around the country were uninsured, either because they were not employed or because they were employed at jobs that did not provide affordable coverage or any coverage at all. If these young men and women were to become sick or get injured, the resulting medical bills could bankrupt them or their family. The *Affordable Care Act* sought to mitigate this risk and the evidence indicates that it has done so successfully—and the American people have said overwhelmingly they want to keep this popular provision.

Accordingly, my amendment would establish an exception to the REINS Act. It would ensure that any federal regulation that executes or enforces the *Affordable Care Act* provision enabling young adults up to age 26 to obtain health insurance coverage through their parents' plan will not be annulled by Congress. By voting for my amendment, you will send a signal that you support this provision, which has benefited millions of our constituents, whether they live in red states, blue states, or purple states.

Thank you, and I yield back the balance of my time.

